

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 12-60085 – DDO

Gregory John Waldorf
15659 Parkwood Cir
Avon, MN 56310

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-3374

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 4/24/12

Dennis D O'Brien
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on April 24, 2012 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Minnesota

In re:
 Gregory John Waldorf
 Debtor

Case No. 12-60085-DDO
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-6

User: admin
 Form ID: 7dsc

Page 1 of 3
 Total Noticed: 28

Date Rcvd: Apr 25, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2012.

db +Gregory John Waldorf, 15659 Parkwood Cir, Avon, MN 56310-8639
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59714869 +AMERICAN HOME MORTGAGE, P.O. BOX 631730, IRVING, TX 75063-0002
 59714870 CHARTER COMMUNICATIONS, P O BOX 3149, MILWAUKEE, WI 53201-3149
 59714871 +ELLINGSON PLUMBING HEATING, 2510 S BROADWAY ST, ALEXANDRIA, MN 56308-3417
 59714872 +FIRST NATIONAL BANK OF COLD SPRING, BOX 416, COLD SPRING, MN 56320-0416
 59714873 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: FOCUS RECEIVABLES MANAGEMENT, SUITE 200,
 8306 LAUREL FAIR CI STE 200, TAMPA, FL 33610)
 59714874 +JEFFERSON CAPITAL SYSTEMS, 16 MCLELAND RD, ST CLOUD, MN 56303-2198
 59714875 +LAW OFFICE OF ANTHONY PETROCCHI, 1601 ELM ST STE 900, DALLAS, TX 75201-4701
 59714876 #+LORRIE TIMBS, 5017 BUBBLING CREEK #205, MILLINGTON, TN 38053-4469
 59714877 +MELROSE STORAGE, 22 5TH ST S W, MELROSE, MN 56352-1261
 59714879 OPTION ONE, BOX 57054, IRVINE, CA 92619-7054
 59714884 +TCF BANK, 801 MARQUETTE AVE, MINNEAPOLIS, MN 55402-3475
 59714885 TENNESSEE DEPT OF HUMAN SERVICES, 400 DEADERICK ST - 15TH FLOOR, NASHVILLE, TN 37243-1403
 59714887 +VICTOR INC., 3989 CENTRAL AV NE STE 570, COLUMBIA HEIGHTS, MN 55421-4076
 59714889 XCEL ENERGY, PO BOX 9477, MINNEAPOLIS, MN 55484-9477

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Apr 25 2012 21:58:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Apr 25 2012 22:13:47 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59750684 +EDI: ATLASACQU.COM Apr 25 2012 21:58:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 59771705 +E-mail/Text: BANKRUPTCY@MYCMCU.ORG Apr 25 2012 22:13:25 Central Minnesota Credit Union,
 att: Chase Larson, 320 Main St E, PO Box 160, Melrose MN 56352-0160
 59731513 EDI: RECOVERYCORP.COM Apr 25 2012 21:58:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 59714878 E-mail/Text: mdes.bkpt.tax@state.mn.us Apr 25 2012 22:10:32 MINNESOTA DEED, P O BOX 75576,
 ST PAUL, MN 55175-0576
 59714880 +EDI: PINNACLE.COM Apr 25 2012 21:58:00 PINNACLE FINANCIAL GROUP,
 7825 WASHINGTON AVE S STE 310, MINNEAPOLIS, MN 55439-2424
 59714881 E-mail/Text: bklaw@centurylink.com Apr 25 2012 22:12:11 QWEST, PO BOX 173826,
 DENVER, CO 80217-3826
 59714882 E-mail/Text: bkdepartment@rtresolutions.com Apr 25 2012 22:30:38 REAL TIME RESOLUTIONS,
 1750 REGAL ROW STE 120, DALLAS, TX 75235-2287
 59714883 EDI: AISTMBL.COM Apr 25 2012 21:58:00 T MOBILE, P O BOX 37380,
 ALBUQUERQUE, NM 87176-7380
 59714886 EDI: USBANKARS.COM Apr 25 2012 21:58:00 US BANK, BOX 1800, ST PAUL, MN 55101-0800
 59714888 +EDI: WFFC.COM Apr 25 2012 21:58:00 WELLS FARGO FINANCIAL, 4143 121ST ST,
 URBANDALE, IA 50323-2310
 59714889 EDI: XCELENERGY.COM Apr 25 2012 21:58:00 XCEL ENERGY, PO BOX 9477,
 MINNEAPOLIS, MN 55484-9477

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0864-6

User: admin
Form ID: 7dsc

Page 2 of 3
Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0864-6

User: admin
Form ID: 7dsc

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2012 at the address(es) listed below:

Atlas Acquisitions LLC avi.schild@atlasacq.com
Sam Calvert on behalf of Debtor Gregory Waldorf calcloud@gmail.com,
calcloud1@gmail.com;calvert.sam@gmail.com
Stephen J Creasey screasey@lapplibra.com, nsponer@lapplibra.com;MN0B@ecfcbis.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 4